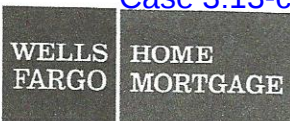


EXHIBIT

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**LETTER FROM
WELLS FARGO
HOME MORTGAGE
DATED 3/20/2013**



Wells Fargo Home Mortgage
P.O. Box 10368
Des Moines, IA 50306-0368

March 20, 2013

Timothy J Dietz
2503 34th Avenue
Longview, WA 98632

Dear Timothy J Dietz:

RE: Loan Number 708-0210180881

Wells Fargo Home Mortgage (WFHM) received an inquiry regarding the above referenced mortgage loan. Therefore, I will be addressing your concerns.

Our records reflect that your refinance loan was processed and closed on September 26, 2008 by Hyperion Capital Group, LLC. WFHM purchased your loan after closing.

A review of the loan file did not find any evidence of non-disclosure and no evidence to support the concerns you raised in your letter. If you have a specific concern about the origination of the loan, please provide a detailed description and WFHM will research and respond. WFHM considers this a valid lien.

Your inquiry related to debt validation and note holder was previously addressed and we have enclosed a copy of our resolution letter dated November 27, 2012 for your review.

Our records indicate that we initiated foreclosure action on the above mentioned loan on December 09, 2011. The terms of the Note and Security Instrument outline the conditions under which we can accelerate the collection of the debt. As these conditions were met, our foreclosure action is valid.

If you have any questions regarding the foreclosure, please contact the foreclosure attorney, Quality Loan Service at 1-619-645-7711.

Any documents or requested information not provided in this letter is due to the request being too broad to determine specific information needed, or are considered to be proprietary information of WFHM and will not be provided without a subpoena.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt as this company has a security interest in the property and will only exercise its rights against the property.

With respect to those loans located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

WC403/42g/gc1

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P.O. Box 10368
Des Moines, IA 50306-0368

Dietz
March 20, 2013
Page 2

If you have any additional questions or would like to discuss workout options, please contact our Home Preservation/Collections Department at 1-800-678-7986. Representatives are available Monday through Friday, from 7:00 a.m. to 10:00 p.m. and Saturday, from 8:00 a.m. to 5:00 p.m. Central Time.

If you have any additional questions or need clarification regarding the information provided in this letter, please contact me directly at 1-877-491-0707, extension 67350. I am available to assist you Monday through Friday, 6:00 a.m. to 2:30 p.m., Central Time.

Sincerely,

A handwritten signature in dark ink, appearing to read "Kari Calhoun". The signature is fluid and cursive.

Kari Calhoun
Written Customer Contact

Enclosure

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